

Information to identify the case:

Debtor 1	Tammy Krusoe	Social Security number or ITIN	xxx-xx-3471
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter	7 1/30/17
Case number:	17-02584		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tammy Krusoe	
2. All other names used in the last 8 years		
3. Address	12516 CanterburyDr Plainfield, IL 60585	
4. Debtor's attorney Name and address	Tammy Krusoe 12516 CanterburyDr Plainfield, IL 60585	Contact phone _____ Email: NONE
5. Bankruptcy trustee Name and address	Joji Takada Takada Law Office, LLC 6336 North Cicero Avenue Suite 201 Chicago, IL 60646	Contact phone 773 790 4888 Email: trustee@takadalc.com

For more information, see page 2 >

Debtor **Tammy Krusoe**

Case number **17-02584**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 1/30/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 28, 2017 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 807 W. John Street, First Floor, Yorkville, IL 60560
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 5/1/17 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Tammy Krusoe
DebtorCase No. 17-02584-PSH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: mmiller
Form ID: 309APage 1 of 2
Total Noticed: 35

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2017.

25293473 +Ally Bank, 500 Woodward Ave, Detroit, MI 48226-3423
 25293475 +Citi Bank, 900 W Madison Street, Chicago, IL 60607
 25293476 +Citi Bank, PO Box 769018, San Antonio, IL 78245-9018
 25293478 +Cst Co, PO Box 33127, Louisville, MO 40232-3127
 25293479 Discover Card, PO Box 52145, Salt Lake City, AZ 84130-0943
 25293504 +ECO Gym, 1265 Naper Blvd, Naperville, IL 60540-8300
 25293480 JCrew/ Comenity Bank, One Ivy Crescent, Lynchburg, VA 24515-1001
 25293481 +Kay & Sterling Jewelers Inc, 375 Ghent Road, Akron, OH 44333-4601
 25293482 +Lynn Robertson, 2725 W 87th Street, Chicago, IL 60805-1119
 25293483 +Myvirtualmerchant/ Elavon, 7300 Chapman Hwy, Knoxville, TN 37920-6612
 25293485 Numark Credit Union, PO Box 2729, Joliet, IL 60434-2729
 25293486 +Paypal Credit, PO Box 5138, Timonium, MD 21094-5138
 25293487 +Paypal Persona Account, 2211 North First Street, San Jose, CA 95131-2021
 25293488 +Paypal Working Cap/ Web Bank, 215 State St, #1000, Salt Lake City, UT 84111-2336
 25293494 SYNCB Gap, PO Box 965004, Grove City, OH 43123
 25293496 +SYNCB Pepboys, 3111 West Allegheny, Philadelphia, PA 19132-1116
 25293499 +SYNCB WalMart, PO Box 105972, Atlanta, GA 30348-5972
 25293489 +Sonjia Sheffield and Sons, 1519 6th Street, Santa Monica, CA 90401-2525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
db +E-mail/PDF: tkstar@live.com Jan 31 2017 00:43:09 Tammy Krusoe, 12516 CanterburyDr,
Plainfield, IL 60585-3002

tr +EDI: QJTAKADA.COM Jan 31 2017 00:18:00 Joji Takada, Takada Law Office, LLC,
6336 North Cicero Avenue, Suite 201, Chicago, IL 60646-4448
 25293474 EDI: TSYS2.COM Jan 31 2017 00:18:00 Barclays, PO Box 8801, Wilmington, DE 19899-8801
 25293149 EDI: CAPITALONE.COM Jan 31 2017 00:18:00 Capital One, POB 30285,
Salt Lake City UT 84130-0285
 25293477 EDI: WFNNB.COM Jan 31 2017 00:18:00 Comenity Bank/ Marathon, PO Box 182782,
Columbus, OH 43218-2782
 25293484 EDI: NFCU.COM Jan 31 2017 00:18:00 Navy Federal Credit Union, PO Box 3000,
Merrifield, VA 22119-3000
 25293490 EDI: RMSC.COM Jan 31 2017 00:18:00 SYNC Amazon, PO Box 965013, Orlando, FL 32896-5013
 25293491 +EDI: RMSC.COM Jan 31 2017 00:18:00 SYNCB Athleta, PO Box 965004, Orlando, FL 32896-5004
 25293492 EDI: RMSC.COM Jan 31 2017 00:18:00 SYNCB BP, PO Box 965022, Orlando, FL 32896-5022
 25293493 EDI: RMSC.COM Jan 31 2017 00:18:00 SYNCB Citgo, PO Box 965004, Orlando, FL 32896-5004
 25293495 EDI: RMSC.COM Jan 31 2017 00:18:00 SYNCB Old Navy, PO Box 965003,
Orlando, FL 32896-5003
 25293497 EDI: RMSC.COM Jan 31 2017 00:18:00 SYNCB TJ Maxx, PO Box 965016, Orlando, FL 32896-5016
 25293498 +EDI: RMSC.COM Jan 31 2017 00:18:00 SYNCB Toys R US, PO Box 530938,
Atlanta, GA 30353-0938
 25293501 EDI: USBANKARS.COM Jan 31 2017 00:18:00 US Bank, PO Box 1800, Saint Paul, MN 55101-0800
 25293503 EDI: USBANKARS.COM Jan 31 2017 00:18:00 US Bank, PO Box 64991, St Paul, MN 55164-9505
 25293502 EDI: USBANKARS.COM Jan 31 2017 00:18:00 US Bank, PO Box 5227 MI Cnohw15,
St Paul, MN 45202-5227
 25293500 EDI: USBANKARS.COM Jan 31 2017 00:18:00 US Bank, PO Box 5227 MI Cnohw15,
Cincinnati, OH 45202

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: mmiller
Form ID: 309A

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jan 30, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2017 at the address(es) listed below:

Joji Takada trustee@takadallic.com, jtakada@ecf.epiqsystems.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 2